TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT (Vinder 37 CFR 1.97(b) or 1.97(c))			Docket No. 049640-0002	
In Re Application of: I	L. Johnson et al.		#3	
Serial No.	RADEMINE Filling Date	Examiner	Group Art Unit	
09/523,405	March 10, 2000	Unassigned	2768	
Title: Routing Methods and Systems for Increasing Payment Transaction Volume and Profitability RECEIVED				
			SEP 0 7 2001	
Address to: Assistant Commissioner for Patents Washington, D.C. 20231			Group 2100	
줬	37 C	CFR 1.97(b)		
of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.				
37 CFR 1.97(c)				
2. The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:				
the statement specified in 37 CFR 1.97(e);				
OR				
the fee set forth in 37 CFR 1.17(p).				

Routing Methods and Systems for Increasing Payment Transaction Volume and Profitability Payment of Fee (Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p)) Payment of Fee (Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p)) A check in the amount of is attached. The Assistant Commissioner is hereby authorized to charge and credit Deposit Account No. 19-2385 as described below. A duplicate copy of this sheet is enclosed. Credit any overpayment. Charge any additional fee required. Certificate of Transmission by Facsimile* Certificate of Mailing by First Class Mail I certify that this document and authorization to charge deposit account is being desposited as first class mail under 37 CFR 1.3 and is addressed to the Assistent Commissioner for Patents, Washington, D.C. 20231. Jan Steele Typed or Printed Name of Person Mailing Certificate Typed or Printed Name of Person Mailing Certificate	TRANSMITTAL OF INFORMATION DISCLO (Under 37 CFR 1.97(b) or 1.97		Docket No. 049640-0002		
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*Typed or Printed Name of Person Signing Certificate *Typed or Printed Name of Person Mailing Certificate	□ The Assistant Commissioner is hereby authorized as described below. A duplicate copy of this shee □ Charge the amount of □ Credit any overpayment. □ Charge any additional fee required. Certificate of Transmission by Facsimile* Certify that this document and authorization to charge deposit account is being facsimile transmitted to the United States Patent and Trademark Office (F □ (Date) Signature Si	Certificate of Mailing by First Class Mail I certify that this document and fee is being deposited Aug. 27, 2001 with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.			
*This certificate may only be used if paying by deposit account. Dated: August 27, 2001 Joseph Yang, Ph.D. Registration No. 41,387 Skadden, Arps, Slate, Meagher & Flom LLP 525 University Avenue Palo Alto, California 94301 Telephone: (650) 470-4500 Facsimile: (650) 470-4570	Jan Steele		n Mailing Carificate		
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